

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Marie-Ann Greenberg MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

IN RE:  
  
JOSUE D. RIVAS-TORRES

**Case No.: 22-11979**

**Adv. No.:**

**Hearing Date:**

**Judge: VFP**

**CERTIFICATION OF SERVICE**

1. I, Keith Guarneri, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 04/23/2024, I sent a copy of the following pleadings and/or documents to the parties listed below:

**Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

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Debtor:  
JOSUE D. RIVAS-TORRES  
1210 43RD STREET, FLOOR #1  
NORTH BERGEN, NJ 07047  
Mode of Service: Regular Mail

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Attorney for Debtor(s):  
RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601  
Mode of Service: Notice of Electronic Filing (NEF)

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Dated: April 23, 2024

By: /S/ Keith Guarneri  
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Keith Guarneri